REMARKS

1. Applicant thanks the Examiner for the Examiner's comments, which have greatly assisted Applicant in responding.

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2.   **35 U.S.C. §102(e).** The Examiner rejected Claims 1-14 under 35 U.S.C. §102(e) as being anticipated by Fehskens et al (Fehskens) U.S. Patent No. 6,438,591.

Applicant respectfully disagrees.

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<u>Claims 1, 8</u>

Claim 1 appears below (emphasis added):

15   1.   A method for processing transactions, comprising:
operating a rules server, wherein said rules server comprises a rulebase, wherein said rulebase comprises one or more rules;
associating at least one rule of said one or more rules with a start time and an end time;

20   **receiving a transaction request for a transaction;**
         determining a transaction time for said transaction request; and
determining a set of one or more effective rules for said transaction request from said at least one rule of said one or more rules associated with said start time and start end time, wherein said transaction time for said transaction request is after said start

25   time associated with each of said set of one or more effective rules, and said transaction time for said transaction request is before said end time associated with each of said one or more effective rules;
         wherein said rulebase is configured to comprise one or more versions of a rule; and

30   **wherein if said one or more effective rules changes before said transaction is complete, then a most recent set of effective rules is used by said rule server.**

Specifically, the Examiner stated that Fehskens anticipates ... "wherein if said one or more effective rules changes before said transaction is complete, then a most recent set

35   of effective rules is used by said rule server" and cites (c 41, l 39-53). Further, the Examiner provides an Examiner's Note (EN), which stated, "rules have expression

portions which can evaluate to a logical false condition under typical conditions; however, under other conditions, such expression may evaluate to a logical true where an alarm condition exists and a predefined or recent rule becomes active."

5   Applicant respectfully points out to the Examiner that the above statement does not demonstrate that the prior art of reference **teaches wherein if said one or more effective rules changes before said transaction is complete, then a most recent set of effective rules is used by said rule server**. At most, the prior art of reference states in (c 41, l 39-53) that an alarm rule includes a condition portion, which includes
10   an expression portion, and that the condition portion evaluates to either a logical TRUE or a logical FALSE, and that if the condition portion evaluates to a logical TRUE, an alarm condition exists. Again, **no where** does Fehskens teach or contemplate "wherein if said one or more **effective rules changes before said transaction is complete**, then a most recent set of effective rules is used by said rule server".

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Therefore, Fehskens does not teach or disclose the invention as claimed. Applicant is of the opinion that Claims 1-14 are in allowable condition. Therefore, Applicant respectfully requests that the Examiner withdraw the rejection under 35 U.S.C. §102(e).
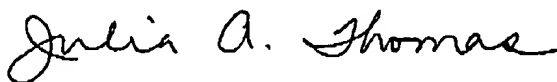
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CONCLUSION

Based on the foregoing, Applicant considers the claimed invention to be distinguished from the art of record. Accordingly, Applicant earnestly solicits the Examiner's withdrawal
25   of the rejections raised in the above referenced Final Office Action, such that a Notice of Allowance is forwarded to Applicant, and the present application is therefore allowed to issue as a United States patent.

Respectfully submitted,

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